

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

MAR 28 REC'D

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844 (c)(1)(A)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report.

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2015

Month / Day / Year

5493008ATL4203U2YM84

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

I, Jerry D. Campbell

Name of the Holding Company Director and Official

Chairman, President and CEO

Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

HomeBancorp, Inc.

Legal Title of Holding Company

101 E. Kennedy Blvd., Suite 4100

(Mailing Address of the Holding Company) Street / P.O. Box

Tampa

Florida



33602

City

State

Zip Code

N/A

Physical Location (if different from mailing address)

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Person to whom questions about this report should be directed:

Jeffrey D. Saunders

Executive VP & CFO

Name

Title

813-549-7154

Area Code / Phone Number / Extension

813-228-8305

Area Code / FAX Number

jeff.saunders@homebanc.com

E-mail Address

www.homebanc.com

Address (URL) for the Holding Company's web page

Signature of Holding Company Director and Official

Date of Signature

For holding companies not registered with the SEC—  
 Indicate status of Annual Report to Shareholders:

is included with the FR Y-6 report  
 will be sent under separate cover  
 is not prepared

For Federal Reserve Bank Use Only

RSSD ID 3577419  
 C.I. \_\_\_\_\_

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.  
 The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

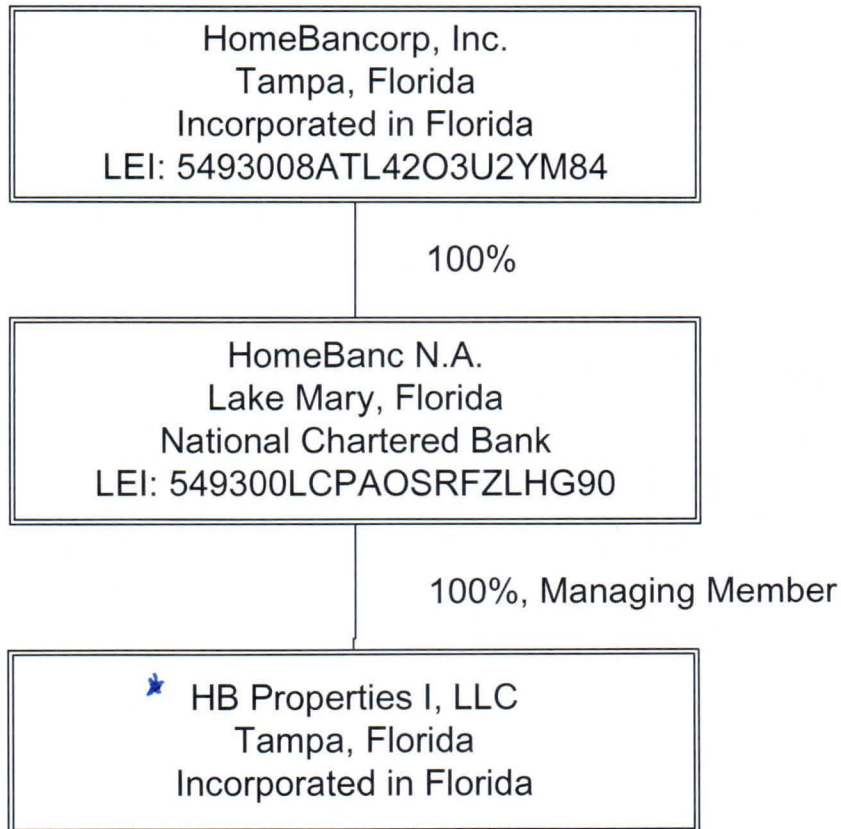
No

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

**Form FRY-6  
HomeBancorp, Inc.  
Tampa, Florida USA  
Incorporated in Florida**

**Fiscal Year Ending December 31, 2015**

**Report Item 2a**



*\* Not FR Y-10 Reportable.*

**Form FR Y-6**  
**HomeBancorp, Inc.**  
**Fiscal Year Ending December 31, 2015** ✓  
**Report Item 2b: Branch Locations**

At December 31, 2015, HomeBanc N.A. had the following full service branch locations:

- Lake Mary Branch, opened April 23, 2007 at 3701 W. Lake Mary Boulevard, Lake Mary, Seminole County, Florida, USA, 32746. This is a full service branch.
- Lakewood Ranch Branch, opened June 11, 2008 at 6230 University Parkway, Suite 101, Sarasota, Manatee County, Florida, USA, 34240. This is a full service branch.
- Belleair Bluffs Branch, opened February 12, 2009 at 101 N. Indian Rocks Road, Belleair Bluffs, Pinellas County, Florida, USA, 33770. This is a full service branch.
- Westchase Branch, opened February 23, 2009 at 13015 Race Track Road, Tampa, Hillsborough County, Florida, USA, 33626. This is a full service branch. *ok*
- Winter Park Branch, opened December 3, 2012 at 123 E. Morse Boulevard, Winter Park, Orange County, Florida USA 32789. This is a full service branch.
- Countryside Branch, opened April 22, 2013 at 3024 Enterprise Road East, Clearwater, Pinellas County, Florida, USA, 33759. This is a full service branch. *ok*
- Central Branch, opened April 22, 2013 at 6850 Central Avenue, St. Petersburg, Pinellas County, Florida, USA 33707. This is a full service branch. *ok*
- Dunedin Branch, opened April 22, 2013 at 2046 Bayshore Boulevard, Dunedin, Pinellas County, Florida USA 34698. This is a full service branch.
- Kenneth City Branch, opened April 22, 2013 at 5825 54<sup>th</sup> Avenue North, Kenneth City, Pinellas County, Florida USA 33709. This is a full service branch.
- Pinellas Park Branch, opened April 22, 2013 at 7600 US Highway 19 North, Pinellas Park, Pinellas County, Florida USA 33781. This is a full service branch.
- Seminole Branch, opened April 22, 2013 at 13700 Park Boulevard, Seminole, Pinellas County, Florida USA 33776. This is a full service branch.
- Walsingham Branch, opened April 22, 2013 at 13175 Walsingham Road, Largo, Pinellas County, Florida USA 33774. This is a full service branch.
- North Dale Mabry Branch, opened June 3, 2013 at 327 N. Dale Mabry Highway, Tampa, Hillsborough County, Florida, USA, 33609. This is a full service branch.

These branches are all full service branches.

*ok*

**Form FR Y-6**  
**HomeBancorp, Inc.**  
**Fiscal Year Ending December 31, 2015**  
**Report Item 3: Securities Holders**  
**(1)(a)(b)(c) and (2)(a)(b)(c)**

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2015.			Shareholders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2015.		
(1)(a) Names and Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Names and Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Jerry D. Campbell Clearwater, Florida USA	USA	37,218 = .64% of Common Stock 442,200 = 7.06% Vested Options on Common Stock	U.S. Dept. of Treasury 1500 Pennsylvania Ave., NW Washington, DC 20220	N/A	7,398 – 100% Senior Non-cumulative Perpetual Preferred Stock – Series A
			BSOF Master Fund LP 2107 Wilson Blvd, Suite 4100 Arlington, VA 22201	N/A	6,667 – 66.7% Senior Non- cumulative Perpetual Preferred Stock – Series B
			1907 EJP Funds, LTD 2107 Wilson Blvd, Suite 4100 Arlington, VA 22201	N/A	3,333 – 33.3% Senior Non- cumulative Perpetual Preferred Stock – Series B
			TNH Financials Fund, L.P. 780 Third Avenue, 29 <sup>th</sup> floor New York, NY 10017	N/A	1,372,043 – 100% Senior Non-cumulative Perpetual Preferred Stock – Series C



**Form FR Y-6**  
**HomeBancorp, Inc.**  
**Fiscal Year Ending December 31, 2015**  
**Report Item 4: Insiders**  
**(1), (2), (3)(a)(b)(c) and (4)(a)(b)(c)**

(1) Names and Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of Subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Jerry D. Campbell Clearwater, Florida USA	N/A	Chairman, CEO & President	Chairman, CEO & President, HomeBanc N.A.	N/A	7.7%	0	N/A
Dana M. Cluckey Tampa, Florida USA	N/A	Vice Chairman	N/A	N/A	3.14%	0	N/A
Barry J. Eckhold Sarasota, Florida USA	N/A	Vice Chairman	N/A	N/A	1.41%	0	N/A
Randolph H. Fields Winter Park, Florida USA	Attorney	Director	N/A	Attorney of Counsel, Gray/Robinson, PA Chairman & Director, Huston Buick GMC Cadillac Inc. Director, Fields Motorcars of Florida, Inc. Director, Gencor Industries, Inc. President & Director, Drusilla Farwell Foundation Manager, Corona Materials, LLC President, Go Blue, LLC Managing Member, R&S Fields Limited Partnership President, Randolph H. Fields, P.A. Director, Fields PAG, Inc.	.66%	0	Huston Buick GMC Cadillac Inc. – 11% Corona Materials, LLC – 45% Go Blue, LLC – 100% R&S Fields Limited Partnership – 50% Randolph H. Fields, P.A. – 100% Corona Partners – 90% Roundtable Resources, LLC – 50%
Dennis J. Ibold Chardon, Ohio USA	Attorney	Director	N/A	Director & President, Petersen & Ibold Director & President, Geauga Title Insurance Agency, Inc. Director & President, South Place, Inc. Managing Partner, River Oaks Investment Co. Partner, Village Station Associates Director & President, Ibold Investments, Inc.	2.10%	0	Petersen & Ibold, Inc. – 50% Gauga Title Insurance Agency, Inc. – 29.17% River Oaks Investment Co. – 25% Village Station Associates – 62.5% Ibold Investments, Inc. – 100% Windmere Development Corporation – 50% Dennis J. Ibold Revocable Trust – 100%

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**HomeBancorp, Inc.**  
**Fiscal Year Ending December 31, 2015**  
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(1) Names and Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of Subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
				Director & President, Windmere Development Corporation General Manager, Windmere Limited Partnership General Manager, Lane Road Partners, LLC Manager, Chatham Glen, Ltd. Trustor, Dennis J. Ibold Irrevocable Life Ins. Trust Grantor, Dennis J. Ibold Revocable Trust Successor Trustee & Beneficiary, Anna M. Ibold Revocable Trust Trustee, Anna M. Ibold Irrevocable Trust General Manager, Dime Investment Co., LLC			
David A. Jones Maitland, Florida USA	Certified Public Accountant	Director	Director, HomeBanc N.A.	President, David A. Jones CPA PA, Inc. Managing Partner, Sweitzer Nguyen Jones Partnership LLP Managing Partner, Jones and Nguyen Partnership LLP Managing Member, Club Pinecastle LLC Managing Member, Octopus Holdings LLC Managing Member, Old Apopka Apartments LLC	.64%	0	David A. Jones CPA PA – 100% Sweitzer Nguyen Jones Partnership LLP – 40% Jones and Nguyen Partnership LLP – 50% Club Pinecastle LLC – 25 % Octopus Holdings LLC – 50% Old Apopka Apartments LLC – 50%
Robert G. Liggett, Jr. Grosse Pointe Shores, Michigan USA	Chairman, Investment Firm	Director	N/A	Chairman: Liggett Investments LLC Liggett Ventures, LLC Liggett Communications LLC	2.41%	0	Liggett Investments, LLC – 100% owned Liggett Ventures, LLC – 100% owned (*) Liggett Communications LLC – 80% owned New Tower, Inc. – 100% owned

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**HomeBancorp, Inc.**  
**Fiscal Year Ending December 31, 2015**  
**Report Item 4: Insiders**  
**(1), (2), (3)(a)(b)(c) and (4)(a)(b)(c)**

(1) Names and Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of Subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
				New Tower, Inc. Pointe News Group, LLC Big Boy Restaurant Group, LLC Speednet, LLC Speedconnect, LLC 9 Mile Harper, LLC Lansing Future Development, LLC			(*) Companies owned by Liggett Ventures: - Pointe News Group, LLC – 95% - Big Boy Restaurant Group, LLC – 100% - Speednet, LLC – 93% - Speedconnect, LLC – 70% - 9 Mile Harper LLC – 55% - Lansing Future Development LLC – 93%
Frederick A. Raffa Maitland, Florida USA	Consulting Economist	Director	Director, HomeBanc N.A.	N/A	2.08%	0	Raffa Consulting Economists, Inc. – 100%
William C. Rands III Grosse Pointe, Michigan USA	Investor and Community Leader. Retired Investment Manager	Director	N/A	N/A	4.17%	0	N/A
Edward "Ted" Rosinus Chicago, Illinois USA	Vice President, Financial Services Investment Banking	Director	N/A	Director, Highlands Bankshares, Inc.	0%	0	N/A
Debra A. Hanses Novakoski Tampa, Florida USA	N/A	Executive Vice President	Executive Vice President, HomeBanc N.A.	N/A	2.52%	0	N/A
Jeffrey D. Saunders Tampa, Florida USA	N/A	Executive Vice President, CFO	Executive Vice President, CFO HomeBanc N.A.	N/A	.98%	0	N/A